

AB&T FINANCIAL CORPORATION

| | CPP Disbursement Date | RSSD (Holding Company) | Number of Insured Depository Institutions | | |
|---|-----------------------|------------------------|---|------|----|
| | 01/23/2009 | 3706684 | 1 | | |
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$177 | \$185 | 4.6% | | |
| Loans | \$140 | \$148 | 5.9% | | |
| Construction & development | \$29 | \$23 | -21.7% | | |
| Closed-end 1-4 family residential | \$35 | \$31 | -9.9% | | |
| Home equity | \$6 | \$6 | -2.1% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$1 | \$1 | 6.5% | | |
| Commercial & Industrial | \$15 | \$19 | 23.6% | | |
| Commercial real estate | \$48 | \$61 | 28.8% | | |
| | | | | | |
| Unused commitments | \$10 | \$10 | 1.2% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$4 | \$11 | 167.7% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$1 | \$7 | 580.2% | | |
| Cash & balances due | \$6 | \$5 | -21.4% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$152 | \$164 | 7.7% | | |
| Deposits | \$144 | \$149 | 4.0% | | |
| Total other borrowings | \$8 | \$14 | 73.3% | | |
| FHLB advances | \$8 | \$14 | 68.8% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$25 | \$21 | -14.3% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$4 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 13.8% | 11.2% | -- | | |
| Tier 1 risk based capital ratio | 17.0% | 13.5% | -- | | |
| Total risk based capital ratio | 18.3% | 14.8% | -- | | |
| Return on equity ¹ | -20.7% | -61.1% | -- | | |
| Return on assets ¹ | -3.0% | -7.9% | -- | | |
| Net interest margin ¹ | 2.9% | 3.2% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 39.7% | 43.1% | -- | | |
| Loss provision to net charge-offs (qtr) | 47.6% | 9350.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 6.7% | 0.1% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 11.2% | 5.7% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 3.9% | 12.7% | 0.0% | 0.0% | -- |
| Home equity | 6.4% | 0.0% | 4.1% | 0.3% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.6% | 7.5% | 5.7% | -- |
| Commercial & Industrial | 6.2% | 8.7% | 13.2% | 0.0% | -- |
| Commercial real estate | 0.2% | 6.1% | 0.0% | 0.0% | -- |
| Total loans | 4.3% | 8.2% | 1.7% | 0.0% | -- |